

B1 (Official Form 1)(04/13)

United States Bankruptcy Court
Western District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Thomas, Peter Michael	Name of Joint Debtor (Spouse) (Last, First, Middle): Thomas, Keisha Ann
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Keisha Ann Ries
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-7364	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9109
Street Address of Debtor (No. and Street, City, and State): 9377 Gypsy Ct NE Rockford, MI	Street Address of Joint Debtor (No. and Street, City, and State): 9377 Gypsy Ct NE Rockford, MI
ZIP Code 49341-7712	ZIP Code 49341-7712
County of Residence or of the Principal Place of Business: Kent	County of Residence or of the Principal Place of Business: Kent
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information *** Jeremy B. Shephard P-72719 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY																						
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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Estimated Assets <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
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Estimated Liabilities <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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B1 (Official Form 1)(04/13)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Thomas, Peter Michael Thomas, Keisha Ann
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ Jeremy B. Shephard Signature of Attorney for Debtor(s) Jeremy B. Shephard <small>(Date)</small>
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Peter Michael Thomas

Signature of Debtor Peter Michael Thomas

X /s/ Keisha Ann Thomas

Signature of Joint Debtor Keisha Ann Thomas

Telephone Number (If not represented by attorney)

February 27, 2015

Date

Signature of Attorney***X** /s/ Jeremy B. Shephard

Signature of Attorney for Debtor(s)

Jeremy B. Shephard P-72719

Printed Name of Attorney for Debtor(s)

David Andersen & Associates, P.C.

Firm Name

866 3 Mile NWSuite BGrand Rapids, MI 49544

Address

Email: andersenfile@comcast.net**616-784-1700 Fax: 616-784-5392**

Telephone Number

February 27, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Thomas, Peter MichaelThomas, Keisha Ann**Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Western District of Michigan

In re Peter Michael Thomas
Keisha Ann Thomas

Debtor(s)

Case No.
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

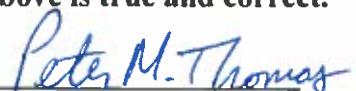
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Peter Michael Thomas

Peter Michael Thomas



Date: February 27, 2015

Certificate Number: 03088-MIW-CC-024980983



03088-MIW-CC-024980983

CERTIFICATE OF COUNSELING

I CERTIFY that on February 9, 2015, at 10:46 o'clock AM CST, Peter M Thomas received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: February 9, 2015 By: /s/Susan D. Gann

Name: Susan D. Gann

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Western District of Michigan

In re Peter Michael Thomas
Keisha Ann Thomas

Debtor(s)

Case No.
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Keisha Ann Thomas
Keisha Ann Thomas

Date: February 27, 2015

Certificate Number: 03088-MIW-CC-024980981



03088-MIW-CC-024980981

CERTIFICATE OF COUNSELING

I CERTIFY that on February 9, 2015, at 10:46 o'clock AM CST, Keisha A Thomas received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: February 9, 2015 By: /s/Susan D. Gann

Name: Susan D. Gann

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
Western District of Michigan

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	76,900.00		
B - Personal Property	Yes	4	17,311.78		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		138,378.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		89,084.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,346.70
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,565.58
Total Number of Sheets of ALL Schedules		29			
	Total Assets		94,211.78		
		Total Liabilities		227,462.00	

United States Bankruptcy Court
Western District of Michigan

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

Chapter _____

7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	61,754.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	61,754.00

State the following:

Average Income (from Schedule I, Line 12)	5,346.70
Average Expenses (from Schedule J, Line 22)	5,565.58
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	7,357.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		9,201.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		89,084.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		98,285.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 9377 Gypsy Ct NE, Rockford MI 49341-7712 2 x 2014 SEV = 153,800 Parcel #41-08-29-351-015 Joint with Cindy L Thomas	Tenants in common	W	76,900.00	118,677.00

*Debtor's 50% interest

Sub-Total > **76,900.00** (Total of this page)

Total > **76,900.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash in wallet, on hand, at home, saved, etc.	J	1.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Asterisk-Free Checking account - 5249 - The Huntington National Bank	J	1,560.45
		Regular Shares account - 9662-S1 - Credit Union One	J	5.00
		Prime Share account - 1682-S000 - Chief Financial Credit Union	H	5.02
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Personal possessions, belongings, appliances, furnishings, furniture, dvd-vcr, 2 tv's, laptop computer, lawn mower, snow blower, various household tools	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Dvd's	J	10.00
6. Wearing apparel.		Clothing, apparel	J	100.00
7. Furs and jewelry.		Watches, assorted jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		Digital camera	J	10.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Employer sponsored life insurance - Walker Tool & Die - death benefit payout: \$25,000, additional \$150,000, \$30,000 spouse, \$10,000 dependent, no cash value	H	0.00
		Employer sponsored life insurance - Northview Public Schools - death benefit payout: \$60,000, no cash value	W	0.00
Sub-Total > (Total of this page)				3,191.47

3 continuation sheets attached to the Schedule of Personal Property

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		403(B)(7)) Mutual Fund Program - Mea Financial Services/Prudential Retirement	W	1,829.31
		MIP pension through employer - Northview Public Schools - no cash value. I will receive a monthly check once I retire.	W	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Wages earned but not yet paid	H	750.00
		Wages earned but not yet paid	W	700.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Total >
				3,279.31
				(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Prorated anticipated tax refund for 2015 \$1,200 x (58/365)	J	191.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Ford Edge - 128,000 miles - fair condition	J	5,800.00
		2005 Dodge Dakota - 158,000 miles - fair condition	H	4,700.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Various hand tools used for employment	H	100.00
30. Inventory.	X			
31. Animals.		Maltese dog	J	50.00
32. Crops - growing or harvested. Give particulars.	X			
				Sub-Total > (Total of this page)
				10,841.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	17,311.78

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Peter Michael Thomas**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash in wallet, on hand, at home, saved, etc.	11 U.S.C. § 522(d)(5)	0.00	1.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Asterisk-Free Checking account - 5249 - The Huntington National Bank	11 U.S.C. § 522(d)(5)	780.23	1,560.45
Regular Shares account - 9662-S1 - Credit Union One	11 U.S.C. § 522(d)(5)	2.50	5.00
Prime Share account - 1682-S000 - Chief Financial Credit Union	11 U.S.C. § 522(d)(5)	5.02	5.02
Household Goods and Furnishings			
Personal possessions, belongings, appliances, furnishings, furniture, dvd-vcr, 2 tv's, laptop computer, lawn mower, snow blower, various household tools	11 U.S.C. § 522(d)(3)	500.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles			
Dvd's	11 U.S.C. § 522(d)(3)	5.00	10.00
Wearing Apparel			
Clothing, apparel	11 U.S.C. § 522(d)(3)	50.00	100.00
Furs and Jewelry			
Watches, assorted jewelry	11 U.S.C. § 522(d)(4)	1,550.00	500.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Digital camera	11 U.S.C. § 522(d)(5)	5.00	10.00
Interests in Insurance Policies			
Employer sponsored life insurance - Walker Tool & Die - death benefit payout: \$25,000, additional \$150,000, \$30,000 spouse, \$10,000 dependent, no cash value	11 U.S.C. § 522(d)(7)	100%	0.00
Accounts Receivable			
Wages earned but not yet paid	11 U.S.C. § 522(d)(5)	750.00	750.00
Other Contingent and Unliquidated Claims of Every Nature			
Prorated anticipated tax refund for 2015 \$1,200 x (58/365)	11 U.S.C. § 522(d)(5)	95.50	191.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2007 Ford Edge - 128,000 miles - fair condition	11 U.S.C. § 522(d)(5)	0.00	5,800.00
2005 Dodge Dakota - 158,000 miles - fair condition	11 U.S.C. § 522(d)(2)	3,675.00	4,700.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Peter Michael Thomas**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Machinery, Fixtures, Equipment and Supplies Used in Business			
Various hand tools used for employment	11 U.S.C. § 522(d)(6)	100.00	100.00
Animals			
Maltese dog	11 U.S.C. § 522(d)(3)	25.00	50.00
		Total:	7,543.25
		14,782.47	

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

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Best Case Bankruptcy

In re Keisha Ann Thomas

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: 9377 Gypsy Ct NE, Rockford MI 49341-7712 2 x 2014 SEV = 153,800 Parcel #41-08-29-351-015 Joint with Cindy L Thomas	11 U.S.C. § 522(d)(1) 11 U.S.C. § 522(d)(5)	11,475.00 6,086.50	153,800.00
Cash on Hand			
Cash in wallet, on hand, at home, saved, etc.	11 U.S.C. § 522(d)(5)	1.00	1.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Asterisk-Free Checking account - 5249 - The Huntington National Bank	11 U.S.C. § 522(d)(5)	780.22	1,560.45
Regular Shares account - 9662-S1 - Credit Union One	11 U.S.C. § 522(d)(5)	2.50	5.00
Household Goods and Furnishings			
Personal possessions, belongings, appliances, furnishings, furniture, dvd-vcr, 2 tv's, laptop computer, lawn mower, snow blower, various household tools	11 U.S.C. § 522(d)(3)	500.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles			
Dvd's	11 U.S.C. § 522(d)(3)	5.00	10.00
Wearing Apparel			
Clothing, apparel	11 U.S.C. § 522(d)(3)	50.00	100.00
Furs and Jewelry			
Watches, assorted jewelry	11 U.S.C. § 522(d)(4)	1,550.00	500.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Digital camera	11 U.S.C. § 522(d)(5)	5.00	10.00
Interests in Insurance Policies			
Employer sponsored life insurance - Northview Public Schools - death benefit payout: \$60,000, no cash value	11 U.S.C. § 522(d)(7)	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
403(B)(7)) Mutual Fund Program - Mea Financial Services/Prudential Retirement	11 U.S.C. § 522(d)(10)(E),(12)	100%	1,829.31
MIP pension through employer - Northview Public Schools - no cash value. I will receive a monthly check once I retire.	11 U.S.C. § 522(d)(10)(E),(12)	100%	0.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Accounts Receivable			
Wages earned but not yet paid	11 U.S.C. § 522(d)(5)	700.00	700.00
Other Contingent and Unliquidated Claims of Every Nature			
Prorated anticipated tax refund for 2015 \$1,200 x (58/365)	11 U.S.C. § 522(d)(5)	95.50	191.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2007 Ford Edge - 128,000 miles - fair condition	11 U.S.C. § 522(d)(2)	3,675.00	5,800.00
Animals			
Maltese dog	11 U.S.C. § 522(d)(3)	25.00	50.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEUDLE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T H	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2001		3/2013 Auto Loan 2005 Dodge Dakota - 158,000 miles - fair condition					
Chief Financial FCU 790 Joslyn Ave Pontiac, MI 48340	H	Value \$ 4,700.00				10,617.00	5,917.00
Account No. 1700		5/2011 Auto Loan 2007 Ford Edge - 128,000 miles - fair condition					
Credit Union One 400 E Nine Mile Road Ferndale, MI 48220	J	Value \$ 5,800.00				9,084.00	3,284.00
Account No. 2391		11/2012 Mortgage Residence: 9377 Gypsy Ct NE, Rockford MI 49341-7712 2 x 2014 SEV = 153,800 Parcel #41-08-29-351-015 Joint with Cindy L Thomas *Debtor's 50% interest					
Wells Fargo Home Mortgage Inc 1 Home Campus Des Moines, IA 50328	X W	Value \$ 153,800.00				118,677.00	0.00
Account No.							
MERS PO Box 2026 Flint, MI 48501-2026		Notice Only Wells Fargo Home Mortgage Inc				Notice Only	
		Value \$					
						Subtotal (Total of this page)	
1		continuation sheets attached				138,378.00	9,201.00

B6D (Official Form 6D) (12/07) - Cont.

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLI QUIDATE D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
MERS 1818 Library St Ste 300 Reston, VA 20190			Notice Only Wells Fargo Home Mortgage Inc				Notice Only	
			Value \$					
Account No.								
Wells Fargo Hm Mortgage 8480 Stagecoach Cir Frederick, MD 21701			Notice Only Wells Fargo Home Mortgage Inc				Notice Only	
			Value \$					
Account No.								
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306			Notice Only Wells Fargo Home Mortgage Inc				Notice Only	
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			0.00	0.00
				Total (Report on Summary of Schedules)			138,378.00	9,201.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 7702			8/2005 Credit card. Balance as of 2/11/2015 report to Experian.				3,689.00
Bank of America PO Box 982235 El Paso, TX 79998-2235							
Account No.							
Bank of America PO Box 17270 Wilmington, DE 19850-7270			Notice Only Bank of America				Notice Only
Account No.							
Bank of America PO Box 15102 Wilmington, DE 19886-5102			Notice Only Bank of America				Notice Only
Account No.							
Bank of America PO Box 982238 El Paso, TX 79998-2238			Notice Only Bank of America				Notice Only
Subtotal (Total of this page)							3,689.00

10 continuation sheets attached

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 1377		9/2013 Credit card. Balance as of 2/3/2015 report to Experian.				2,491.00
Citi PO Box 6497 Sioux Falls, SD 57117-6497	J	Notice Only Citi				Notice Only
Account No.		Notice Only Citi				Notice Only
Citi PO Box 6241 Sioux Falls, SD 57117		Notice Only Citi				Notice Only
Account No.		Notice Only Citi				Notice Only
Citi PO Box 6500 Sioux Falls, SD 57117		Notice Only Citi				Notice Only
Account No.		Notice Only Citi				Notice Only
Citi Cards PO Box 6000 The Lakes, NV 89163-6000		Notice Only Citi				Notice Only
Account No.		Notice Only Citi				Notice Only
Citibank NA 701 E 60th St N Sioux Falls, SD 57104		Notice Only Citi				Notice Only
Sheet no. 1 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,491.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Citicorp Credit Service Inc Centralized Bankruptcy 7920 NS 110th Street Kansas City, MO 64153		Notice Only Citi				Notice Only
Account No. 5379		7/2014 Revolving charge account. Balance as of 11/22/2014 report to Experian.				287.00
Comenity Bank/Meijer PO Box 182789 Columbus, OH 43218	W	Notice Only Comenity Bank/Meijer				Notice Only
Account No.						
Comenity Bank Bankruptcy Dept PO Box 182125 Columbus, OH 43218-2125		Notice Only Comenity Bank/Meijer				Notice Only
Account No.						
Comenity Bank PO Box 182782 Columbus, OH 43218-2782		Notice Only Comenity Bank/Meijer				Notice Only
Account No.						
Comenity Bank Customer Service PO Box 182273 Columbus, OH 43218-2273		Notice Only Comenity Bank/Meijer				Notice Only
Sheet no. <u>2</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			287.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Meijer-GE Capital Retail Bank Attn Bankruptcy Dept PO Box 103104 Roswell, GA 30076		Notice Only Comenity Bank/Meijer				Notice Only
Account No. 2024		8/2009 Education loan. Balance as of 1/31/2015 report to Experian.				8,862.00
EdFinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922	W	9/2008 Education loan. Balance as of 1/31/2015 report to Experian.				11,359.00
Account No. 2124		4/2009 Education loan. Balance as of 1/31/2015 report to Experian.				3,887.00
EdFinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922	W	9/2008 Education loan. Balance as of 1/31/2015 report to Experian.				8,862.00
Account No. 1824						
EdFinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922	W	9/2008 Education loan. Balance as of 1/31/2015 report to Experian.				32,970.00

Sheet no. 3 of 10 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 2324		8/2009 Education loan. Balance as of 1/31/2015 report to Experian.				
EdFinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922	W					11,811.00
Account No. 1924		4/2009 Education loan. Balance as of 1/31/2015 report to Experian.				
EdFinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922	W					3,595.00
Account No. 0-425		8/2011 Revolving charge account. Balance as of 2/23/2015 report to Experian.				
Kohls/CapOne N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	W					1,094.00
Account No.		Notice Only Kohls/CapOne				
Capital One Bankruptcy Unit PO Box 71068 Charlotte, NC 28272-1068						Notice Only
Account No.		Notice Only Kohls/CapOne				
Capital One Bankruptcy Claims Service PO Box 30285 Salt Lake City, UT 84130-0285						Notice Only
Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			16,500.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Capital One Bankruptcy Dept PO Box 5155 Norcross, GA 30091		Notice Only Kohls/CapOne				Notice Only
Account No.						
Capital One PO Box 3043 Milwaukee, WI 53201-3043		Notice Only Kohls/CapOne				Notice Only
Account No.						
Kohls PO Box 3043 Milwaukee, WI 53201-3043		Notice Only Kohls/CapOne				Notice Only
Account No. 0212		2/2009 Education loan. Balance as of 1/31/2015 report to Experian.				999.00
Navient PO Box 9500 Wilkes Barre, PA 18773	H	Notice Only Navient				Notice Only
Account No.						
US Attorney 330 Ionia NW Ste 501 PO Box 208 Grand Rapids, MI 49501-0208		Notice Only Navient				Notice Only
Sheet no. 5 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			999.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No.						
US Attorney's Office Western District of Michigan Bankruptcy Section PO Bos 208 Grand Rapids, MI 49501-0208		Notice Only Navient				Notice Only
Account No. 0212		2/2009 Education loan. Balance as of 1/31/2015 report to Experian.				1,080.00
Navient PO Box 9500 Wilkes Barre, PA 18773	H					
Account No. 4388		8/2004 Education loan. Balance as of 2/15/2015 report to Experian.				8,195.00
Navient PO Box 9500 Wilkes Barre, PA 18773	W					
Account No. 0818		8/2006 Education loan. Balance as of 1/31/2015 report to Experian.				3,104.00
Navient PO Box 9500 Wilkes Barre, PA 18773	W					
Account No.						
Navient PO Box 9655 Wilkes Barre, PA 18773		Notice Only Navient				Notice Only
Sheet no. 6 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,379.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 7870		11/2012 Credit card. Balance as of 2/21/2015 report to Experian.				6,974.00
Sears/CBNA PO Box 6283 Sioux Falls, SD 57117	H	Notice Only Sears/CBNA				Notice Only
Account No.		Notice Only Sears/CBNA				Notice Only
Sears National Bankruptcy Center 7920 Northwest 110th Street Kansas City, MO 64153		Notice Only Sears/CBNA				Notice Only
Account No.		Notice Only Sears/CBNA				Notice Only
Sears PO Box 6924 The Lakes, NV 88901-6924		Notice Only Sears/CBNA				Notice Only
Account No.		Notice Only Sears/CBNA				Notice Only
Sears/CBSD PO Box 6189 Sioux Falls, SD 57117-6189		Notice Only Sears/CBNA				Notice Only
Account No. 8897		11/2008 Credit card. Balance as of 1/31/2015 report to Experian.				3,161.00
Sears/CBNA PO Box 6283 Sioux Falls, SD 57117	W					
Sheet no. 7 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			10,135.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Sears Credit Cards PO Box 6282 Sioux Falls, SD 57117-6282		Notice Only Sears/CBNA				Notice Only
Account No. 9422		12/2010 Revolving charge account. Balance as of 2/6/2015 report to Experian.				2,994.00
SYNCB/Art Van Furniture 950 Forrer Blvd Kettering, OH 45420	H	4/2013 Revolving charge account. Balance as of 1/30/2015 report to Experian.				4,404.00
Account No. 2514						
SYNCB/Lowes PO Box 965005 Orlando, FL 32896	H	Notice Only SYNCB/Lowes				Notice Only
Account No.						
Lowes PO Box 103079 Roswell, GA 30076		Notice Only SYNCB/Lowes				Notice Only
Account No.						
Synchrony BAnk PO Box 965004 Orlando, FL 32896-5004		Notice Only SYNCB/Lowes				Notice Only
Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			7,398.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 9079		6/2014 Revolving charge account. Balance as of 2/18/2015 report to Experian.				1,404.00
SYNCB/Walmart PO Box 965024 Orlando, FL 32896	H	Notice Only SYNCB/Walmart				Notice Only
Account No.						
Synchrony Bank Attn Bankruptcy Dept PO Box 965060 Orlando, FL 32896-5060		Notice Only SYNCB/Walmart				Notice Only
Account No.						
Wal Mart GECS ACRC PO Box 103104 Roswell, GA 30076		Notice Only SYNCB/Walmart				Notice Only
Account No. 8689		1/2015 Revolving charge account. Balance as of 2/24/2015 report to Experian.				332.00
THD/CBNA PO Box 6497 Sioux Falls, SD 57117	H					
Account No.						
Home Depot Credit Services PO Box 790328 Saint Louis, MO 63179		Notice Only THD/CBNA				Notice Only
Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,736.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	H	C	
Account No. 8499		1/2015 Revolving charge account. Balance as of 1/31/2015 report to Experian.				500.00
THD/CBNA PO Box 6497 Sioux Falls, SD 57117						
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 10 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			500.00
			Total (Report on Summary of Schedules)			89,084.00

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Verizon Wireless
Customer Care Dept
26935 Northwestern Hwy Ste 100
Southfield, MI 48034**

**2 Year Cell Phone Contract - Contract Holder -
Expires 12/2015 - ASSUME**

0

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Peter Michael Thomas,
Keisha Ann Thomas**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Cindy L Thomas 4179 Nevins Rd Sidney, MI 48885	Wells Fargo Home Mortgage Inc 1 Home Campus Des Moines, IA 50328

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<u>Peter Michael Thomas</u>
Debtor 2 (Spouse, if filing)	<u>Keisha Ann Thomas</u>
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF MICHIGAN</u>
Case number (If known)	_____

Check if this is:

- An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:
 MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Machinist</u>	<u>Teacher</u>
Employer's name	<u>Walker Tool & Die</u>	<u>Northview Public Schools</u>
Employer's address	<u>2411 Walker Ave NW Grand Rapids, MI 49544</u>	<u>4350 Ambrose Ave NE Grand Rapids, MI 49525</u>
How long employed there?	<u>2 years 10 months</u>	<u>2 1/2 years</u>

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,872.22</u>	\$ <u>3,339.08</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>3,872.22</u>	\$ <u>3,339.08</u>

Debtor 1 **Peter Michael Thomas**
 Debtor 2 **Keisha Ann Thomas**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	\$ 3,872.22	\$ 3,339.08

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
 5b. Mandatory contributions for retirement plans
 5c. Voluntary contributions for retirement plans
 5d. Required repayments of retirement fund loans
 5e. Insurance
 5f. Domestic support obligations
 5g. Union dues
 5h. Other deductions. Specify: Vol Lif Insurance After Tax Uniforms

5a.	\$ 826.63	\$ 575.50
5b.	\$ 0.00	\$ 143.58
5c.	\$ 0.00	\$ 40.00
5d.	\$ 0.00	\$ 0.00
5e.	\$ 0.00	\$ 216.18
5f.	\$ 0.00	\$ 0.00
5g.	\$ 0.00	\$ 0.00
5h.+	\$ 27.26	+ \$ 0.00
	\$ 35.45	\$ 0.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6.	\$ 889.34	\$ 975.26
----	-----------	-----------

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7.	\$ 2,982.88	\$ 2,363.82
----	-------------	-------------

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8b. Interest and dividends

8b.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8d. Unemployment compensation

8d.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8e. Social Security

8e.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: _____

8f.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8g. Pension or retirement income

8g.	\$ 0.00	\$ 0.00
-----	---------	---------

- 8h. Other monthly income. Specify: _____

8h.+	\$ 0.00	+ \$ 0.00
------	---------	-----------

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9.	\$ 0.00	\$ 0.00
----	---------	---------

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$ 2,982.88	+ \$ 2,363.82	= \$ 5,346.70
-----	-------------	---------------	---------------

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

11.	+\$ 0.00
-----	----------

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12.	\$ 5,346.70
-----	-------------

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

Husband - Hours vary. Income above is based closely on 6 month average.
 Wife - I do not anticipate any changes in income at this time.

Fill in this information to identify your case:

Debtor 1	<u>Peter Michael Thomas</u>
Debtor 2	<u>Keisha Ann Thomas</u>
(Spouse, if filing)	
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF MICHIGAN</u>	
Case number (If known)	<hr/>

Check if this is:

- An amended filing
 - A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
 - A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J
Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: **Describe Your Household**

- 1. Is this a joint case?**
 - No. Go to line 2.
 - Yes. **Does Debtor 2 live in a separate household?**
 - No
 - Yes. Debtor 2 must file a separate Schedule J.

- 2. Do you have dependents? No**

Do not list Debtor 1 and
Debtor 2.

Yes

Fill out this information for each dependent.....

**Dependent's relationship to
Debtor 1 or Debtor 2**

Dependent's age

**Does dependent
live with you?**

No

Yes

□ No

Yes

—
□ No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Part 2. Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 61.)

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

Your expenses

- If not included in line 4:**

 - 4a. Real estate taxes
 - 4b. Property, homeowner's, or renter's insurance
 - 4c. Home maintenance, repair, and upkeep expenses
 - 4d. Homeowner's association or condominium dues

5. **Additional mortgage payments for your residence**, such as home equity loans

Debtor 1 **Peter Michael Thomas**
 Debtor 2 **Keisha Ann Thomas**

Case number (if known) _____

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>13.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>210.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>900.00</u>	
8. Childcare and children's education costs	8. \$ <u>600.00</u>	
9. Clothing, laundry, and dry cleaning	9. \$ <u>200.00</u>	
10. Personal care products and services	10. \$ <u>100.00</u>	
11. Medical and dental expenses	11. \$ <u>200.00</u>	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>400.00</u>	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>	
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>190.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ <u>330.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>256.14</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6l).	18. \$ <u>0.00</u>	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ <u>0.00</u>	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. Other: Specify: <u>Wife's Union Dues not paid through employer</u>		
Husband's student loan payment	21. +\$ <u>85.00</u>	
Wife's student loan payments	+\$ <u>50.00</u>	
Pet Expenses	+\$ <u>440.00</u>	
	+\$ <u>75.00</u>	
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>5,565.58</u>	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>5,346.70</u>	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>5,565.58</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-218.88</u>	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	7. High food expenses due to special formula for infant daughter.	
Explain:		

United States Bankruptcy Court
Western District of Michigan

In re Peter Michael Thomas
Keisha Ann Thomas

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 27, 2015

Signature /s/ Peter Michael Thomas
Peter Michael Thomas
Debtor

Date February 27, 2015

Signature /s/ Keisha Ann Thomas
Keisha Ann Thomas
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of Michigan

In re **Peter Michael Thomas**
Keisha Ann Thomas

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$16,064.17	2015 YTD: Both Employment Income
\$78,200.00	2014: Both Employment Income
\$84,501.00	2013: Both Employment Income

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

AMOUNT	SOURCE
\$118.00	2014: Husband Pensions and Annuities
\$1,462.00	2013: Husband IRA Distributions
\$133.00	2013: Husband Pensions and Annuities

3. Payments to creditors

- None Complete a. or b., as appropriate, and c.
-

- a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo Home Mortgage Inc 1 Home Campus Des Moines, IA 50328	12/16/2014, 1/15/2015, 2/17/2015, paid for mortgage.	\$2,719.32	\$118,677.00
Chief Financial FCU 790 Joslyn Ave Pontiac, MI 48340	12/3/2014, 12/31/2014, 1/31/2015, paid for vehicle payment.	\$771.00	\$10,617.00
Credit Union One 400 E Nine Mile Road Ferndale, MI 48220	12/7/2014, 1/3/2015, 1/31/2015, paid for vehicle payment.	\$990.00	\$9,084.00

- None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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- None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
None <input type="checkbox"/> b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
David Andersen & Associates, P.C. 866 3 Mile NW Suite B Grand Rapids, MI 49544	2/11/2015, 2/27/2015	\$1,600.00
Debt Education & Certification Foundation 114 Goliad St Benbrook, TX 76126-2009	2/9/2015	\$15.00

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Hekhuis Motor Sports 4390 14 Mile Rd NE Rockford, MI 49341 none	3/2013	2006 Chrysler 300 - 123,000 miles - fair condition - trade in value received approximately \$5,000.00. This vehicle was traded in toward the purchase of another vehicle. No net proceeds.

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Principal Life Ins Co
711 High St
Des Moines, IA 50392

TYPE OF ACCOUNT, LAST FOUR
 DIGITS OF ACCOUNT NUMBER,
 AND AMOUNT OF FINAL BALANCE

401k account - 6475 - \$117.88

AMOUNT AND DATE OF SALE
 OR CLOSING

\$117.88 - 11/28/2014

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
3018 McDowell Dr Stanton, MI 48888	Peter Michael Thomas Keisha Ann Thomas	8/2012-11/2012
225 S Oak St Sheridan, MI 48884	Peter Michael Thomas Keisha Ann Thomas	12/2009-8/2012

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. <input checked="" type="checkbox"/>			
NAME	ADDRESS			

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. <input checked="" type="checkbox"/>	NAME AND ADDRESS	DATES SERVICES RENDERED
None	b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. <input checked="" type="checkbox"/>	NAME	ADDRESS
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. <input checked="" type="checkbox"/>	NAME	ADDRESS
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case. <input checked="" type="checkbox"/>	NAME AND ADDRESS	DATE ISSUED

20. Inventories

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. <input checked="" type="checkbox"/>	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
DATE OF INVENTORY		

21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.		
<hr/>		
NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.		
<hr/>		
NAME AND ADDRESS	TITLE	DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 27, 2015

Signature /s/ Peter Michael Thomas

Peter Michael Thomas
Debtor



Date February 27, 2015

Signature /s/ Keisha Ann Thomas

Keisha Ann Thomas
Joint Debtor



Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

RECD KENT COUNTY, MI REC
 20121211-0116836 2012 NOV 16 AM 11:55
 Mary Hallinrake P. 1/2 4 copy
 Cont Only At Recd 12/11/2012 SGR

I HEREBY CERTIFY that there are No Tax Liens or Taxes held by the State or any Individual against the within description, and all Taxes on same are paid for two years previous to the date of this instrument, as appears by the records in my office. This certificate does not apply to current taxes, if any now in process of collection.
 Date 20-11-12

6425
PA

3-1-12
20121211-0116836

CONSIDERATION	\$126,000.00
COUNTY TAX	\$138.80
STATE TAX	\$345.80
TOTAL TAX	\$1,484.60

COVENANT DEED

Jessie Rice
 Federal Home Loan Mortgage Corporation, Michigan

Federal Home Loan Mortgage Corporation ("Grantor"), whose address is 8200 Jones Branch Drive, McLean, VA 22102,

convey(s) to: Kelsha A. Thomas a married woman and Cindy L. Thomas a married woman, ("Grantee"), whose address is 3018 McDowell, Stanton, MI, 48886.

The following described real property situated in the Township of Oakfield, County of Kent; and State of Michigan, to-wit:

SEE ATTACHED EXHIBIT "A"

Commonly Known as: 8377 Gypsy Ct NE
 Parcel ID No.: 41-08-29-351-015 *

For the full consideration of One Hundred Twenty Six Thousand and 00/100 Dollars (\$126,000.00)

Subject to easements, building and use restrictions, and restrictive covenants of record, if any.

Subject to the terms and conditions, regulations, restrictions, easements and other matters as set forth in the above-referenced Master Deed (and Amendments thereto) and statute, and further subject to the rights of others in and to the general common elements and limited common elements.

Grantor covenants to Grantee and agrees that Grantor has not done, committed or willingly suffered to be done or committed, anything that would cause the premises granted in this deed, or any part of them, to be charged or encumbered in title, estate, or otherwise.

NOV 6 2012
 Dated: November 6, 2012

Signed:

Federal Home Loan Mortgage Corporation, Grantor

By: *Jessie Rice*

Jessie Rice, Attorney Trott & Trott

P.C., as Attorney-In Fact pursuant to Limited Power of Attorney dated 09/30/2008 recorded in Instrument # 200811030096179, Kent County Records

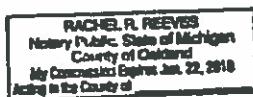
State of : Michigan)
 County of : Oakland)
 ISS.

PPN 41-08-29-351-015

VERIFIED BY PD&M Am. 99

The foregoing instrument was acknowledged to me on this 2 day of November, 2012

by Federal Home Loan Mortgage Corporation by Jessie Rice, Attorney of Trott & Trott P.C., as Attorney-In Fact pursuant to Limited Power of Attorney dated 09/30/2008 recorded in Instrument # 200811030096179, Kent County Records



Jessie Rice
 Notary Public: _____
 Notary County: _____, State: _____
 Commission Expires: _____
 Acting In: _____

This instrument is exempt from county transfer tax pursuant to 12 U.S.C. 1452(e) and MCL 207.605(c)

This instrument is exempt from state transfer tax pursuant to 12 U.S.C. 1452(e) and MCL 207.528(c)

Instrument Drafted by:
 Kenneth E. Kurel, Trott & Trott P.C.,
 31440 Northwestern Hwy, Suite 200
 Farmington Hills, MI 48334
 File No.: 41-12247450-REO

Send subsequent tax bills and recorded deed to:
 Kelsha A. Thomas and Cindy L. Thomas
 8377 Gypsy Ct NE Rockford, MI, 49341

Attorneys Title Agency, LLC

KENT COUNTY, MI
 2012 DEC - 5 PM : 35

Title # : 976210
Loan # : 42612010478
Other Title # : 976210



File No : 41-12247450-REO
Customer Loan # : 723950224

20121211-0116836
Bary Hollinshead P. 2/3 4.68m
Kent County MI Recd 12/11/2012 SDR

EXHIBIT A

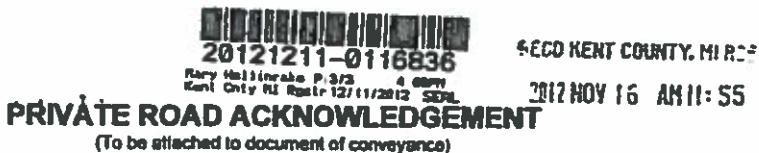
The land is situated in the Township of Oakfield, County of Kent, State of Michigan, as follows:

Unit 15, Beaver Creek Estates Condominium, a residential site condominium according to the Master Deed recorded in Liber 4068, pages 228-250 inclusive, and designated as Kent County Condominium Subdivision Plan No.381, together with rights in general common elements and limited common elements as set forth in the above Master Deed and as designated in Act 59 of the Public Acts of 1976, and amendments thereto.

Commonly Known As: 8377 Gypsy Ct NE, Rockford, MI 49341

Parcel ID No. 41-08-29-351-015

ATTORNEYS TITLE AGENCY, LLC
31440 Northwestern Hwy, Suite 100
Farmington Hills, MI 48334
Ph:(248) 594-3839 Fax:(248) 205-4108



THE UNDERSIGNED PURCHASERS HEREBY ACKNOWLEDGE THAT THE STREET OR ROAD ABUTTING CAPTIONED LAND IS PRIVATE LAND AND IS NOT REQUIRED TO BE MAINTAINED BY THE BOARD OF COUNTY ROAD COMMISSIONERS.

This notice has been provided as set forth under MCL 560.261.

Property situated in the Township of Oakfield, County of Kent and State of Michigan described as:

Unit 15, Beaver Creek Estates Condominium, a residential site condominium according to the Master Deed recorded in Liber 4086, pages 225-230 inclusive, and designated as Kent County Condominium Subdivision Plat No.381, together with rights in general common elements and limited common elements as set forth in the above Master Deed and as designated in Act 59 of the Public Acts of 1978, and amendments thereto.

More commonly known as: 9377 Gypsy Ct NE
Parcel ID: 41-08-28-351-015

Dated this November 05, 2012

Signed by:

Keisha A. Thomas

Cindy L. Thomas

Attorneys Title Agency, LLC
31440 Northwestern Hwy, Suite 100, Farmington Hills, MI, 48334
Phone: (248) 594-3839

2015/10

RECD KENT COUNTY, MI 011

2012 NOV 16 AM 11:55



20121211-0116837
Mary Hallinrate P 1/8 4 GPM
Font Only MI Recd 12/11/2012 SORL

MORTGAGE

RECD KENT COUNTY, MI 011
2012 DEC -5 PM 12:36
36

State of Michigan
After Recording Return To:
VAN DYE MORTGAGE CORPORATION
ATTN: C/O DOC PROBS, LLC
1125 OCEAN AVENUE
LAKEWOOD, NJ 08701

This instrument was prepared by: VTC MIVISION
VANDYK MORTGAGE CORPORATION
2449 CAMELOT COURT SE
GRAND RAPIDS, MI 49546
616-974-9266

LOAN #: 42612010178

(Space Above This Line For Recording Date)

FHA Case No.
263-5251133-703

MIN: 1001429-1000022473-8

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 5, 2012. The Mortgagor is
KEISHA A THOMAS, A MARRIED WOMAN AND CORY L. THOMAS, A MARRIED WOMAN

3018 McDowell
Stanton, MI 48888

whose address is

This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") as Mortgagee. MERS is the nominee for Lender, as hereinafter defined, and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, telephone (866) 679-MERS.
VAN DYE MORTGAGE CORPORATION, A CORPORATION

existing under the laws of MICHIGAN,
2449 CAMELOT COURT SE, GRAND RAPIDS, MI 49546.

("Lender") is organized and
and has an address of

Borrower owes Lender the principal sum of *****ONE HUNDRED TWENTY EIGHT THOUSAND SEVEN HUNDRED EIGHTEEN AND NO/100***** Dollars (U.S. \$123,717.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 1, 2042. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns

FHA Michigan Mortgage - 4/04
Online Documents, Inc.

Initials: PT CT
MIPR MADE 08/01

35

Page 1 of 5

4ws Title Agency, LLC



11-12247450416



20121211-0116837

Mary Hallenbeck P 248 4 DCPH
Kent City MI Reg# 1271112012 SGNL

LOAN #: 42612010178

of MERS, with power of sale, the following described property located in Kent

County, Michigan:

~~SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT~~~~"A".~~~~APN #:~~ 41-08-29-351-015

which has the address of 5377 Gypsy Ct NE, Rockford

(Street, City)

Michigan 49341 **(Property Address):**
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) household payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a ~~mortgage~~ insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a ~~mortgage~~ insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the ~~mortgage~~ insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any ~~mortgage~~ insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. **Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the ~~mortgage~~ insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly ~~mortgage~~ insurance premium;

Second, to any taxes, special assessments, household payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

4. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which





Mary Hollingshead P 5/8 4 000
Kent Only MI Expr 12/11/2012 SSM

LCN# 0: 42612010170

If Lender invokes the power of sale, Lender shall give notice of sale to Borrower in the manner provided in paragraph 13. Lender shall publish and post the notice of sale, and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 17 or applicable law.

18. Release. Upon payment of all sums secured by this Security Instrument, Lender shall prepare and file a discharge of this Security Instrument without charge to Borrower.

19. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)].

Condominium Rider
 Graduated Payment

Growing Equity Rider
 Other(s) (specify)

Planned Unit Development Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Kusha A. Thomas (Seal)
Kusha A. Thomas

Cindy L. Thomas (Seal)
Cindy L. Thomas

State of Michigan

Kent County

Louis Chayk

The foregoing instrument was acknowledged before me, Mark Clark,
(Notary Public), this November 3, 2012 (date) by Reisha A Thomas AND Cindy L. Thomas
(name of person acknowledged). I am married to a married

State of MICHIGAN, County of KI

Mr. Commissioner, New Jersey

Acting in the County of:

LORI CLARK
Notary Public, Ottawa County, Michigan
My Commission Expires 8-25-2013
Acting In Kent County, Michigan



Trott # : 976210
Loan # : 42812010178
Other Title # : 976210



File No : 41-12247450-REO
Customer Loan # : 723850224

20121211-0116837

Mary Hollingshead P. R.R. 6:00PM
Kent County MI Rec'd 12/11/2012 SEAL

EXHIBIT A

The land is situated in the Township of Oakfield, County of Kent, State of Michigan, as follows:

✓ Unit 15, Beaver Creek Estates Condominium, a residential site condominium according to the Master Deed recorded in Liber 4068, pages 226-260 inclusive, and designated as Kent County Condominium Subdivision Plan No.381, together with rights in general common elements and limited common elements as set forth in the above Master Deed and as designated in Act 59 of the Public Acts of 1978, and amendments thereto.

Commonly Known As: 9377 Gypsy Ct NE, Rockford, MI 49341

Parcel ID No. 41-08-29-351-015

ATTORNEYS TITLE AGENCY, LLC
31440 Northwestern Hwy, Suite 100
Farmington Hills, MI 48334
Ph:(248) 594-3838 Fax:(248) 205-4108

STATE OF MICHIGAN

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER YEAR MAKE MODEL BODY STYLE
 2FMDK38C17BB48657 2007 FORD EDGE STA-WAGON

TITLE NUMBER ISSUE DATE ODOMETER BRAND/LEGEND
 263Z1570509 T 06/07/2011 076419

WEIGHT/FEE CATEGORY ODOMETER BRAND
 27 *ACTUAL MILEAGE*

OWNER(S) NAME AND ADDRESS
 KEISHA ANN THOMAS &
 PETER MICHAEL THOMAS
 225 S OAK ST
 SHERIDAN MI 48884



First Secured Party CREDIT UNION ONE 400 E 9 MILE RD FERNDALE MI	Filing Date 06-06-2011
Release of First Lien	
X _____ Signature of Agent	Date

Title Assignment by Seller

State and federal laws require the seller(s) to indicate mileage when ownership is transferred. Failure to complete or providing false information may result in civil liability, fines and/or imprisonment. ANY ALTERATION, ERASURE, FALSE STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

I warrant that the ownership of the vehicle described on Certificate of Title has been transferred to the following purchaser(s) and is free of all previous liens:			
Printed Name of Purchaser(s)		Date of Sale	Selling Price
Purchaser's Street Address		City	State Zip
I (we) certify that the odometer reading is: <input type="text"/> and that to the best of my knowledge the odometer mileage is: <input checked="" type="checkbox"/> <small>(No Tenth)</small>			
<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage		WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer (odometer has rolled over)	
Signature of Seller(s) X _____		Printed Name of Seller(s)	
Seller's Street Address		City	State Zip
A \$15.00 Late Fee is Due for Failure to Apply for Title Within 18 Calendar Days of Date of Assignment <small>*I am aware of the above odometer certification made by the seller(s).*</small>			
Signature of Purchaser(s) X _____		Printed Name of Purchaser(s)	
NEW LIENHOLDER INFORMATION: The information below must be on an application for title and presented to the Michigan Department of State.			
Secured Party:		Address:	

The State of Michigan, Michigan Department of State certifies that this certificate of title is issued in compliance with the laws of Michigan and constitutes prima facie proof of ownership. Further, on the date of title issuance, the described vehicle was subject to the security interest(s) listed above.

MAILING ADDRESS

KEISHA ANN THOMAS &
 PETER MICHAEL THOMAS
 225 S OAK ST
 SHERIDAN MI 48884

G71121639

NOTICE TO SELLERS

Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.



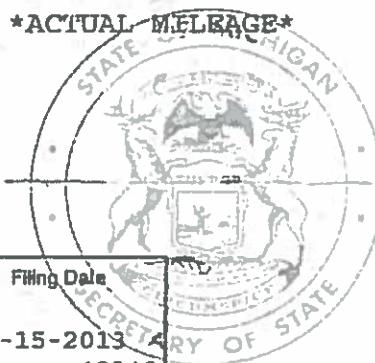
STATE OF MICHIGAN

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY STYLE
1D7HW52N05S161408	2005	DODGE	DAKOTA	PICKUP
TITLE NUMBER	ISSUE DATE	ODOMETER	BRAND/LEGEND	
239B0740460 T	03/18/2013	129881		
WEIGHT/FEE CATEGORY		ODOMETER BRAND		
24				

OWNER(S) NAME AND ADDRESS

PETER MICHAEL THOMAS
9377 GYPSY CT NE
ROCKFORD MI 49341



First Secured Party	Filing Date
CHEIF FINANCIAL CR UN 790 JOSLEY AVE PONTIAC MI	03-15-2013 48340
Release of First Lien:	
X _____	Signature of Agent
Date _____	

Title Assignment by Seller

State and federal laws require the seller(s) to indicate mileage when ownership is transferred. Failure to complete or providing false information may result in civil liability, fines and/or imprisonment. ANY ALTERATION, ERASURE, FALSE STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

I warrant that the ownership of the vehicle described on Certificate of Title has been transferred to the following purchaser(s) and is free of all previous liens:			
Printed Name of Purchaser(s)		Date of Sale	Selling Price
Purchaser's Street Address		City	State Zip
I (we) certify that the odometer reading is: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> and that to the best of my knowledge the odometer mileage is: <small>(No Tenth)</small>			
<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage - WARNING ODOMETER DISCREPANCY <input type="checkbox"/> exceeds mechanical limits of odometer (odometer has rolled over)			
Signature of Seller(s) _____		Printed Name of Seller(s)	
Seller's Street Address		City	State Zip
A \$15.00 Late Fee is Due for Failure to Apply for Title Within 15 Calendar Days of Date of Assignment "I am aware of the above odometer certification made by the seller(s)."			
Signature of Purchaser(s) _____		Printed Name of Purchaser(s)	
NEW LIENHOLDER INFORMATION: The information below must be on an application for title and presented to the Michigan Department of State.			
Secured Party:		Address:	

The State of Michigan, Michigan Department of State certifies that this certificate of title is issued in compliance with the laws of Michigan and constitutes prima facie proof of ownership. Further, on the date of title issuance, the described vehicle was subject to the security interest(s) listed above.

MAILING ADDRESS

PETER MICHAEL THOMAS
9377 GYPSY CT NE
ROCKFORD MI 49341

G76014801

NOTICE TO SELLERS

Sellers must keep a receipt or photocopy of the reissued title for their records for 18 months or accompany the purchaser to a Secretary of State Office.



United States Bankruptcy Court
Western District of Michigan

In re	Peter Michael Thomas Keisha Ann Thomas	Debtor(s)	Case No.
			Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1 Creditor's Name: Chief Financial FCU	Describe Property Securing Debt: 2005 Dodge Dakota - 158,000 miles - fair condition
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 2 Creditor's Name: Credit Union One	
Describe Property Securing Debt: 2007 Ford Edge - 128,000 miles - fair condition	
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 3

Creditor's Name:
Wells Fargo Home Mortgage Inc

Describe Property Securing Debt:
Residence: 9377 Gypsy Ct NE, Rockford MI 49341-7712
2 x 2014 SEV = 153,800
Parcel #41-08-29-351-015
Joint with Cindy L Thomas

*Debtor's 50% interest

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).

Property is (check one):

Claimed as Exempt Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date February 27, 2015

Signature /s/ Peter Michael Thomas 
Peter Michael Thomas
Debtor

Date February 27, 2015

Signature /s/ Keisha Ann Thomas 
Keisha Ann Thomas
Joint Debtor

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Western District of Michigan

In re Peter Michael Thomas
Keisha Ann Thomas

Debtor(s)

Case No.
 Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
 UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Jeremy B. Shephard

Printed Name of Attorney

Address:
 866 3 Mile NW
 Suite B
 Grand Rapids, MI 49544
 616-784-1700
 andersenfile@comcast.net

/s/ Jeremy B. Shephard

Signature of Attorney


 February 27, 2015

Date

Peter Michael Thomas
Keisha Ann Thomas

Printed Name(s) of Debtor(s)

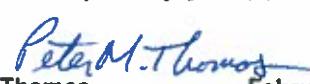
Case No. (if known) _____

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

/s/ Peter Michael Thomas

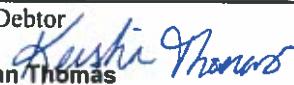
Signature of Debtor


 February 27, 2015

Date

/s/ Keisha Ann Thomas

Signature of Joint Debtor (if any)


 February 27, 2015

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Western District of Michigan**

In re Peter Michael Thomas
Keisha Ann Thomas

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: February 27, 2015

/s/ Peter Michael Thomas

Peter Michael Thomas

Signature of Debtor



Date: February 27, 2015

/s/ Keisha Ann Thomas

Keisha Ann Thomas

Signature of Debtor



INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA PA 19101-7346

IRS
PO 7346
PHILADELPHIA PA 19101

MICHIGAN DEPT OF TREASURY
PO BOX 30158
LANSING MI 48909

BANK OF AMERICA
PO BOX 982235
EL PASO TX 79998-2235

BANK OF AMERICA
PO BOX 17270
WILMINGTON DE 19850-7270

BANK OF AMERICA
PO BOX 15102
WILMINGTON DE 19886-5102

BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

CAPITAL ONE
BANKRUPTCY UNIT
PO BOX 71068
CHARLOTTE NC 28272-1068

CAPITAL ONE
BANKRUPTCY CLAIMS SERVICE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CAPITAL ONE
BANKRUPTCY DEPT
PO BOX 5155
NORCROSS GA 30091

CAPITAL ONE
PO BOX 3043
MILWAUKEE WI 53201-3043

CHIEF FINANCIAL FCU
790 JOSLYN AVE
PONTIAC MI 48340

CINDY L THOMAS
4179 NEVINS RD
SIDNEY MI 48885

CITI
PO BOX 6497
SIOUX FALLS SD 57117-6497

CITI
PO BOX 6241
SIOUX FALLS SD 57117

CITI
PO BOX 6500
SIOUX FALLS SD 57117

CITI CARDS
PO BOX 6000
THE LAKES NV 89163-6000

CITIBANK NA
701 E 60TH ST N
SIOUX FALLS SD 57104

CITICORP CREDIT SERVICE INC
CENTRALIZED BANKRUPTCY
7920 NS 110TH STREET
KANSAS CITY MO 64153

COMENITY BANK
BANKRUPTCY DEPT
PO BOX 182125
COLUMBUS OH 43218-2125

COMENITY BANK
PO BOX 182782
COLUMBUS OH 43218-2782

COMENITY BANK
CUSTOMER SERVICE
PO BOX 182273
COLUMBUS OH 43218-2273

COMENITY BANK/MEIJER
PO BOX 182789
COLUMBUS OH 43218

CREDIT UNION ONE
400 E NINE MILE ROAD
FERNDALE MI 48220

EDFINANCIAL SERVICES L
120 N SEVEN OAKS DR
KNOXVILLE TN 37922

HOME DEPOT CREDIT SERVICES
PO BOX 790328
SAINT LOUIS MO 63179

KOHL'S
PO BOX 3043
MILWAUKEE WI 53201-3043

KOHL'S/CAPONE
N56 W 17000 RIDGEWOOD DR
MENOMONEE FALLS WI 53051

LOWES
PO BOX 103079
ROSWELL GA 30076

MEIJER-GE CAPITAL RETAIL BANK
ATTN BANKRUPTCY DEPT
PO BOX 103104
ROSWELL GA 30076

MERS
PO BOX 2026
FLINT MI 48501-2026

MERS
1818 LIBRARY ST STE 300
RESTON VA 20190

NAVIENT
PO BOX 9500
WILKES BARRE PA 18773

NAVIENT
PO BOX 9655
WILKES BARRE PA 18773

SEARS
NATIONAL BANKRUPTCY CENTER
7920 NORTHWEST 110TH STREET
KANSAS CITY MO 64153

SEARS
PO BOX 6924
THE LAKES NV 88901-6924

SEARS CREDIT CARDS
PO BOX 6282
SIOUX FALLS SD 57117-6282

SEARS/CBNA
PO BOX 6283
SIOUX FALLS SD 57117

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117-6189

SYNCB/ART VAN FURNITURE
950 FORRER BLVD
KETTERING OH 45420

SYNCB/LOWES
PO BOX 965005
ORLANDO FL 32896

SYNCB/WALMART
PO BOX 965024
ORLANDO FL 32896

SYNCHRONY BANK
ATTN BANKRUPTCY DEPT
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK
PO BOX 965004
ORLANDO FL 32896-5004

THD/CBNA
PO BOX 6497
SIOUX FALLS SD 57117

US ATTORNEY
330 IONIA NW STE 501
PO BOX 208
GRAND RAPIDS MI 49501-0208

US ATTORNEY'S OFFICE
WESTERN DISTRICT OF MICHIGAN
BANKRUPTCY SECTION
PO BOS 208
GRAND RAPIDS MI 49501-0208

WAL MART
GECS ACRC
PO BOX 103104
ROSWELL GA 30076

WELLS FARGO HM MORTGAGE
8480 STAGECOACH CIR
FREDERICK MD 21701

WELLS FARGO HOME MORTGAGE
PO BOX 10335
DES MOINES IA 50306

WELLS FARGO HOME MORTGAGE INC
1 HOME CAMPUS
DES MOINES IA 50328

Fill in this information to identify your case:

Debtor 1 Peter Michael Thomas

Debtor 2 Keisha Ann Thomas

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Michigan

Case number
(if known) _____

Check one box only as directed in this form and in Form 22A-1Supp:

- 1. There is no presumption of abuse
- 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- 3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 22A - 1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:
 - Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>4,142.00</u>	\$ <u>3,205.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	Copy here -> \$ <u>0.00</u>
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u>	Copy here -> \$ <u>0.00</u>
7. Interest, dividends, and royalties		
	\$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 Peter Michael Thomas
Debtor 2 Keisha Ann Thomas

Case number (if known)

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ 0.00
For your spouse \$ 0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ 0.00 \$ 0.00

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. Cashed out 401k-Employer paid portion	\$ 10.00	\$ 0.00
10b.	\$ 0.00	\$ 0.00
10c. Total amounts from separate pages, if any.	+ \$ 0.00	\$ 0.00

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 4,152.00	+	\$ 3,205.00	=	\$ 7,357.00
				Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11

Copy line 11 here=> 12a. \$ 7,357.00

Multiply by 12 (the number of months in a year)

12b. The result is your annual income for this part of the form

x 12	12b. \$ 88,284.00
------	-------------------

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

MI

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household.

13. \$ 62,973.00

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*. Go to Part 3.14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2*. Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Peter Michael Thomas
Peter Michael Thomas
Signature of Debtor 1

Peter M. Thomas

X /s/ Keisha Ann Thomas
Keisha Ann Thomas
Signature of Debtor 2

Keisha Thomas

Date February 27, 2015
MM / DD / YYYY

Date February 27, 2015
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1	<u>Peter Michael Thomas</u>
Debtor 2	<u>Keisha Ann Thomas</u>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Western District of Michigan</u>
Case number (if known)	

Check one box only as directed in lines 40 or 42:

According to the calculations required by this Statement:

- 1. There is no presumption of abuse.
- 2. There is a presumption of abuse.

Check if this is an amended filing

Official Form 22A - 2

Chapter 7 Means Test Calculation

12/14

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which additional information applies. On the top any additional pages, write your name and case number (if known).

Part 1: Calculate Your Adjusted Income

1. Copy your total current monthly income. **Copy line 11 from Official Form 22A-1 here=>** 1. \$ **7,357.00**

2. Did you fill out Column B in Part 1 of Form 22A-1?

No. Fill in \$0 on line 3d.

Yes. Is your spouse Filing with you?

No. Go to line 3.

Yes. Fill in \$0 on line 3d.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

No. Fill in \$0 on line 3d.

Yes. Fill in the information below:

State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support other than you or your dependents.

Fill in the amount you are subtracting from your spouse's income

3a. _____

\$ _____

3b. _____

\$ _____

3c. _____

\$ _____

3d. Total. Add lines 3a, 3b, and 3c.

\$ **0.00**

Copy total here=>...3d. - \$ **0.00**

4. Adjust your current monthly income. Subtract line 3d from line 1.

\$ **7,357.00**

Debtor 1 Peter Michael Thomas
 Debtor 2 Keisha Ann Thomas

Case number (if known) _____

Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of form 22A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 22A-1 is filled in.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

3

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$ 1,249.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

- 7a. Out-of-pocket health care allowance per person \$ 60
 7b. Number of people who are under 65 X 3
 7c. **Subtotal.** Multiply line 7a by line 7b. \$ 180.00 Copy line 7c here=> \$ 180.00

People who are 65 years of age or older

- 7d. Out-of-pocket health care allowance per person \$ 144
 7e. Number of people who are 65 or older X 0
 7f. **Subtotal.** Multiply line 7d by line 7e. \$ 0.00 Copy line 7f here=> \$ 0.00

7g. **Total.** Add line 7c and line 7f \$ 180.00 Copy total here=> 7g. \$ 180.00

Debtor 1 Peter Michael Thomas
Debtor 2 Keisha Ann Thomas

Case number (if known) _____

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

Housing and utilities - Insurance and operating expenses

Housing and utilities - Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$ 523.00

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.

9a. \$ 1,115.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment
----------------------	-------------------------

Wells Fargo Home Mortgage Inc	\$ <u>906.44</u>
-------------------------------	------------------

9b. Total average monthly payment

\$ <u>906.44</u>

Copy line 9b here=> -\$ 906.44

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this amount is less than \$0, enter \$0.

9c. \$ <u>208.56</u>	Copy line 9c here=> \$ <u>208.56</u>
----------------------	--------------------------------------

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.** \$ 0.00

Explain why: _____

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

0. Go to line 14.

1. Go to line 12.

2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.

\$ 824.00

Debtor 1
Debtor 2**Peter Michael Thomas**
Keisha Ann Thomas

Case number (if known)

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments

Vehicle 1 Describe Vehicle 1: 2005 Dodge Dakota - 158,000 miles - fair condition
13a. Ownership or leasing costs using IRS Local Standard 13a. \$ **517.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1	Average monthly payment	
Chief Financial FCU	\$ <u>204.91</u>	Copy 13b here => -\$ <u>204.91</u>
13c. Net Vehicle 1 ownership or lease expense	\$ <u>260.86</u>	Copy net Vehicle 1 expense here => \$ <u>260.86</u>

Vehicle 2 Describe Vehicle 2: 2007 Ford Edge - 128,000 miles - fair condition
13d. Ownership or leasing costs using IRS Local Standard 13d. \$ **517.00**

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2	Average monthly payment	
Credit Union One	\$ <u>148.50</u>	Copy 13e here => -\$ <u>148.50</u>
13f. Net Vehicle 2 ownership or lease expense	\$ <u>187.00</u>	Copy net Vehicle 2 expense here => \$ <u>187.00</u>

14. **Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation. \$ **0.00**

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*. \$ **0.00**

Debtor 1
Debtor 2**Peter Michael Thomas**
Keisha Ann Thomas

Case number (if known) _____

Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.
 Do not include real estate, sales, or use taxes. \$ 1,402.13
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.
 Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ 264.05
18. **Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$ 27.24
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.
 Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ 0.00
20. **Education:** The total monthly amount that you pay for education that is either required:
 as a condition for your job, or
 for your physically or mentally challenged dependent child if no public education is available for similar services. \$ 0.00
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.
 Do not include payments for any elementary or secondary school education. \$ 600.00
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.
 Payments for health insurance or health savings accounts should be listed only in line 25. \$ 20.00
23. **Optional telephone and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.
 Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 22A-1, or any amount you previously deducted. +\$ 0.00
24. **Add all of the expenses allowed under the IRS expense allowances.**
 Add lines 6 through 23. \$ 5,745.84

Debtor 1 Peter Michael Thomas
 Debtor 2 Keisha Ann Thomas

Case number (if known) _____

Additional Expense Deductions

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ 216.18Disability insurance \$ 0.00Health savings account + \$ 0.00Total \$ 216.18Copy total here=> \$ 216.18

Do you actually spend this total amount?

 No. How much do you actually spend? Yes

\$ _____

26. **Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.

\$ 0.00

27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.

By law, the court must keep the nature of these expenses confidential.

\$ 0.00

28. **Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

\$ 0.00

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$156.25* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/16, and every 3 years after that for cases begun on or after the date of adjustment.

\$ 0.00

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

\$ 0.00

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2)..

\$ 0.00

32. **Add all of the additional expense deductions**

Add lines 25 through 31.

\$ 216.18

Debtor 1
Debtor 2Peter Michael Thomas
Keisha Ann Thomas

Case number (if known)

Deductions for Debt Payment

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33g.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home:

		Average monthly payment
33a.	Copy line 9b here	=> \$ 906.44
	Loans on your first two vehicles	
33b.	Copy line 13b here	=> \$ 204.91
33c.	Copy line 13e here	=> \$ 148.50

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?
33d. -NONE-	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____
33e.	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____
33f.	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes +\$ _____
33g. Total average monthly payment. Add lines 33a through 33f	\$ 1,259.85	Copy total here=> \$ 1,259.85

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

- No. Go to line 35.
 Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
-NONE-	_____	\$ _____ ÷ 60 = \$ _____	
		Total \$ 0.00	Copy total here=> \$ 0.00

35. Do you owe any priority claims such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

- No. Go to line 36.
 Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$ 0.00 ÷ 60 = \$ 0.00

Debtor 1
Debtor 2**Peter Michael Thomas**
Keisha Ann Thomas

Case number (if known) _____

36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e).

For more information, go online using the link for *Bankruptcy Basics* specified in the separate instructions for this form. *Bankruptcy Basics* may also be available at the bankruptcy clerk's office.

 No. Go to line 37. Yes. Fill in the following information.Projected monthly plan payment if you were filing under Chapter 13 \$ 857.00Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts). X 4.90Average monthly administrative expense if you were filing under Chapter 13 \$ 41.99Copy total here=> \$ 41.99**37. Add all of the deductions for debt payment.**

Add lines 33g through 36.

\$ 1,301.84**Total Deductions from Income****38. Add all of the allowed deductions.**Copy line 24, *All of the expenses allowed under IRS expense allowances* \$ 5,745.84Copy line 32, *All of the additional expense deductions* \$ 216.18Copy line 37, *All of the deductions for debt payment* +\$ 1,301.84Total deductions \$ 7,263.86 Copy total here=> \$ 7,263.86**Part 3: Determine Whether There is a Presumption of Abuse****39. Calculate monthly disposable income for 60 months**39a. Copy line 4, *adjusted current monthly income* \$ 7,357.0039b. Copy line 38, *Total deductions* - \$ 7,263.8639c. Monthly disposable income. 11 U.S.C. § 707(b)(2).
Subtract line 39b from line 39a \$ 93.14 Copy line 39c here=> \$ 93.14

For the next 60 months (5 years) x 60

39d. **Total.** Multiply line 39c by 60 39d. \$ 5,588.40 Copy line 39d here=> \$ 5,588.40**40. Find out whether there is a presumption of abuse. Check the box that applies:** **The line 39d is less than \$7,475*. On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.** **The line 39d is more than \$12,475*. On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Go to Part 5.** **The line 39d is at least \$7,475*, but not more than \$12,475*. Go to line 41.**

*Subject to adjustment on 4/01/16, and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Peter Michael Thomas
 Debtor 2 Keisha Ann Thomas

Case number (if known) _____

41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out *A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules* (Official form 6), you may refer to line 5 on that form.

41a. \$ _____

X .25

- 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(1)
 Multiply line 41a by 0.25.

\$ _____

Copy here=> \$ _____

42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.
 Check the box that applies:

- Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.
- Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B).

No. Go to Part 5.

Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense or income adjustment

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Peter Michael Thomas

Peter Michael Thomas
 Signature of Debtor 1

Date February 27, 2015

MM / DD / YYYY

X /s/ Keisha Ann Thomas

Keisha Ann Thomas
 Signature of Debtor 2

Date February 27, 2015

MM / DD / YYYY

6 MONTH INCOME CALCULATOR & DISCLOSURE

The purpose of this spreadsheet is to calculate average monthly income. The average must be calculated from the prior 6 months. For example, if a bankruptcy is filed in July, add all income from January 1 to June 30, divide by 6. **Include ALL sources of income.** First, number each applicable month by typing in the month of filing the case.

Enter the number of the month of filing in the box below, e.g. January is month 1, February is month 2, March is month 3, etc. For example, if the case is filed sometime in January, type 1. If the case is filed in February, type 2 etc.

ENTER MONTH CASE WILL BE FILED: 2The calculator will display the previous 6 calendar months.
Type all income received during each of these months.

<u>MONTH:</u>	8 August GROSS	8 August	9 September GROSS	9 September	10 October GROSS	10 October	11 November GROSS	11 November	12 December GROSS	12 December	1 January GROSS	1 January
Walker Tool & Die												
817	1248				no pay		no pay		943		758	
1034	no pay				no pay		no pay		1103		813	
1100	no pay				no pay		385		818		894	
1054	no pay				no pay		1004		1067		1117	
					no pay				762			
Autocam Medical Devices LLC												
					935		1024					
					621		1224					
					935		361					
					1037							
					1037							
					893							
Subtotals:	4,005	0	3,739	0	4,837	0	3,998	0	4,694	0	3,582	0

4,142=average monthly gross income

Total gross for 6 months: **24854**

956=average weekly

1,912=average biweekly

0=average net monthly income for 6 months

Total net for 6 months: **0**

Number of entries:

0 =average weekly

0 =average biweekly

27 gross pay entries
0 net pay entries

Average entry for gross: \$921
\$0

Walker Tool & Die - Husband

Autocam Medical Devices LLC - first check 9/11/2014, last check 11/20/2014

I certify under penalty of perjury that the income listed is a complete list of income received in the previous 6 calendar months prior to the month of filing this case, including business receipts, income from property, interest, dividends, support, regular contributions to my expenses, retirement income, and income from all other sources, except as otherwise stated on the STATEMENT OF CURRENT MONTHLY INCOME - Means Test Form (Form 22).

/s/ Peter M. Thomas

/s/ Peter Michael Thomas

2/27/2015

/s/ Keisha Thomas

/s/ Keisha Ann Thomas

6 MONTH INCOME CALCULATOR & DISCLOSURE

ENTER MONTH CASE WILL BE FILED: **2** the calculator will display the previous 6 calendar months.

Type all income received during each of these months.

MONTH:

8 August GROSS	8 August	9 September GROSS	9 September	10 October GROSS	10 October	11 November GROSS	11 November	12 December GROSS	12 December	1 January GROSS	1 January
805		1670		1696		1670		1670		1670	
1670		1670		1670		1670		1670		1696	

Subtotals: 2,475 0 3,340 0 3,367 0 3,340 0 3,340 0 3,365 0

3,205 =average monthly gross income

Total gross for 6 months: 19227

740 =average weekly

1,479 =average biweekly

0 =average net monthly income for 6 months

Total net for 6 months: 0

Number of entries:

0 =average weekly

0 =average biweekly

12 gross pay entries
0 net pay entries

Average entry for gross: \$1,602
\$0

Northview Public Schools - Wife

I certify under penalty of perjury that the income listed is a complete list of income received in the previous 6 calendar months prior to the month of filing this case, including business receipts, income from property, interest, dividends, support, regular contributions to my expenses, retirement income, and income from all other sources, except as otherwise stated on the STATEMENT OF CURRENT MONTHLY INCOME - Means Test Form (Form 22).

/s/ Peter M. Thomas
/s/ Peter Michael Thomas

/s/ Keisha Thomas
/s/ Keisha Ann Thomas

2/27/2015

MONTH: *6 Month Average Calculator: Enter totals of any amounts for computation of a 6 month average.*

									<u>subtotal:</u>
Aug									\$0
Sept									\$0
Oct									\$0
Nov	\$59								\$59
Dec									\$0
Jan									\$0
	\$10	<i>average monthly for 6 months</i>							<i>Total for 6 months:</i>
									\$59

Cashed out 401K - Employer paid portion

/s/ Peter M. Thomas
/s/ Peter Michael Thomas
2/27/2015

/s/ Keisha Thomas
/s/ Keisha Ann Thomas

08/12

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**

In re:

Case No. _____

Peter Michael Thomas
Keisha Ann Thomas

Chapter 7

Debtor(s).

/

ASSET PROTECTION REPORT

Pursuant to Local Bankruptcy Rule 1007-2(d), debtors filing a Chapter 7 petition and debtors in a case converting to Chapter 7 must file an Asset Protection Report. List below any property referenced on **Schedule D** (Creditors Holding Secured Claims); or **Schedule G** (Executory Contracts and Unexpired Leases); and **any insurable asset in which there is nonexempt equity**. For each asset listed, provide the following information regarding property damage or casualty insurance:

INSURABLE ASSET (from schedules)	IS ASSET INSURED? (Yes/No)	NAME & ADDRESS OF AGENT OR INSURANCE CO.	POLICY EXPIRATION DATE (MM/YYYY)	WILL DEBTOR RENEW INSURANCE ON EXPIRATION? (Yes/No)
Residence: 9377 Gypsy Ct NE, Rockford MI 49341-7712 2 x 2014 SEV = 153,800 Parcel #41-08-29-351-015 Joint with Cindy L Thomas *Debtor's 50% interest	Yes	Meemic Insurance Company PO Box 217019 Auburn Hills, MI 48321-7019	11/2015	Yes
Personal possessions, belongings, appliances, furnishings, furniture, dvd-vcr, 2 tv's, laptop computer, lawn mower, snow blower, various household tools	Yes	Meemic Insurance Company PO Box 217019 Auburn Hills, MI 48321-7019	11/2015	Yes
2007 Ford Edge - 128,000 miles - fair condition	Yes	Meemic Insurance Company PO Box 217019 Auburn Hills, MI 48321-7019	06/2015	Yes
2005 Dodge Dakota - 158,000 miles - fair condition	Yes	Meemic Insurance Company PO Box 217019 Auburn Hills, MI 48321-7019	06/2015	Yes
Various hand tools used for employment	No			

If the debtor is self-employed, does the debtor have general liability insurance for business activities?
Yes No

I declare, under penalty of perjury, that the above information is true and accurate to the best of my knowledge. I intend to provide insurance protection for any exemptible interests in real or personal

08/12

property of the estate, and I request that the trustee not expend estate funds to procure insurance coverage for my exemptible assets.

Dated: February 27, 2015

/s/ Peter Michael Thomas



Peter Michael Thomas

Debtor

Dated: February 27, 2015

/s/ Keisha Ann Thomas



Keisha Ann Thomas

Joint Debtor (if any)

Pursuant to LBR 1007-2(f), debtor is required to provide the trustee with a copy of the Declarations Page for any insurance policy covering an insurable asset at least 7 days before the date first set for the meeting of creditors